

INSURANCES

THE MAN ON INSURANCE COMPANY LIMITED.
HEAD OFFICE—HONGKONG.
CAPITAL (SUBSCRIBED), \$1,000,000.
BOARD OF DIRECTORS.
LAWRENCE SAWYER, Esq.
BAN HUP, Esq. YEW CHONG FENG, Esq.
GRAN, Li CHOU, Esq. O. HOR CHUNG, Esq.

The Company GRANTS POLICIES on MARINE RISKS to all parts of the World, at any of its Agencies.

Contributory Dividends are payable to all Contributors of Business, whether they are Shareholders or not.

WOO LIN YUEN, Secretary.

HEAD OFFICE,
No. 2, Queen's Road West,
Hongkong, 14th March, 1890. [63]

THE CHINA FIRE INSURANCE COMPANY, LIMITED.
ESTABLISHED 1870.

HEAD OFFICE—HONGKONG.
CAPITAL TWO MILLION DOLLARS.
PAID UP CAPITAL \$400,000.
RESERVE FUND \$700,000.
CLAIMS PAID \$750,000.
BONUSES PAID \$400,000.

RISKS accepted at CURRENT Rates of PREMIUM.

JAS. B. COUGHTRELL,
Secretary.

Hongkong, 16th April, 1890. [82]

P H E N I X FIRE OFFICE

The Undersigned are now prepared to GRANT POLICIES INSURANCE against FIRE at Current Rates.

DOUGLAS LAPRAIK & Co.

Agents for the Phoenix Fire Office.

Hongkong, 17th August, 1887. [18]

NOTICE.

Q U E E N FIRE INSURANCE COMPANY.

The Undersigned Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at Current Rates.

DOUGLAS LAPRAIK & Co.

Agents.

Hongkong, 16th July, 1887. [34]

GENERAL LIFE AND FIRE INSURANCE COMPANY IN LONDON.

The Undersigned, having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE and LIFE at Current Rates.

REUTER, BROCKELMANN & Co.

Hongkong, 1st July, 1889. [52]

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

As Agents of the above Company we are prepared to accept RISKS against FIRE at Current rates.

RUSSELL & Co.

Hongkong, 2nd May, 1888. [102]

THE INDIAN IMPERIAL MARINE INSURANCE COMPANY, LIMITED.

The Undersigned, having been appointed Agents for the above Company, are prepared to ACCEPT MARINE RISKS at Current Rates.

GIBE, LIVINGSTON & Co.

Hongkong, 6th November, 1889. [18]

THE NORTH GERMAN FIRE INSURANCE COMPANY OF HAMBURG.

The Undersigned, having been appointed Agents for the above Company, are prepared to GRANT INSURANCES to the extent of \$100,000, on first-class risks at current rates.

DUNN, MELBYE & Co.

Hongkong, 16th February, 1889. [17]

ATLAS ASSURANCE COMPANY OF LONDON

The Undersigned, having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at Current Rates.

EDWARD SCHELLHAAS & Co.

Hongkong, 18th April, 1890. [883]

TRANSATLANTIC FIRE INSURANCE COMPANY OF HAMBURG.

The Undersigned, having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at Current Rates.

SIEMSEN & Co.

Hongkong, 10th November, 1872. [15]

FIRE INSURANCE COMPANY OF 1877 IN HAMBURG.

The Undersigned, having been appointed Agents for the above Company, are prepared to ACCEPT RISKS against FIRE at Current Rates.

REUTER, BROCKELMANN & Co.

Hongkong, 1st July, 1889. [235]

CANTON INSURANCE OFFICE, LIMITED.

NOTICE TO CONTRIBUTORS.

A BONUS of Twenty per cent upon Contributions for the year 1889, has this been declared.

Warrants may be had on application at the Office of the Society on and after the 1st May.

By Order of the Board.

N. J. EDE, Secretary.

Hongkong, 16th April, 1890. [81]

NAPIER, JOHNSTONE'S SQUAR BOTTLE WHISKY.

Superior quality.

CETTLE, PALMER & Co's SELECTION.

LANE, CLEAFORD & Co.

Hongkong.

242 NOTICE TO SHAREHOLDERS.

A INTERIM BONUS of Twenty per cent upon Contributions for the year 1889, has this been declared.

Warrants may be had on application at the Office of the Society on and after the 1st May.

By Order of the Board.

N. J. EDE, Secretary.

Hongkong, 16th April, 1890. [81]

THE TOP FLOOR of GIB, LIVINGSTON & CO., consisting of FIVE SPACIOUS ROOMS and THREE BATH ROOMS suitable either as Office or Dwelling Apartments.

For sale, to apply to

THE HONGKONG LAND INVESTMENT & AGENCY CO., LTD.

Hongkong, 15th November, 1889. [49]

UNION INSURANCE SOCIETY OF CANTON, LIMITED.

NOTICE TO SHAREHOLDERS.

A BONUS of Twenty per cent upon Contributions for the year 1889, has this been declared.

Warrants may be had on application at the Office of the Society on and after the 1st May.

By Order of the Board.

N. J. EDE, Secretary.

Hongkong, 16th April, 1890. [81]

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Superior quality.

CETTLE, PALMER & Co's SELECTION.

LANE, CLEAFORD & Co.

Hongkong.

TO BE LET.

NO. 3, MORRISON HILL, Entry, 1st June.

Apply to G. C. ANDERSON,

13, Praya Central.

Hongkong, 23rd April, 1890. [78]

TO LET FURNISHED.

A SIX-ROOMED HOUSE on ROBINSON ROAD.

Apply to J. V. VERNON.

Hongkong, 17th March, 1890. [653]

TO LET.

FROM 1ST FEBRUARY NEXT.

NO. 53, 55, & 57, BEAT STREET.

Apply to EDWARD GEORGE.

Hongkong, 16th January, 1890. [160]

TO LET.

NO. 1, ALBANY.

Apply to LINSTEAD & DAVIS.

Hongkong, 28th January, 1890. [232]

TO LET & FOR SALE

TO LET.

HOUSE No. 77, WYNDHAM STREET.
Apply to the HEAD Sheriff of CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA, Hongkong, 11th March, 1890. [150]

TO LET.

Possession 1st April, 1890.

WESTBOURNE VILLAS, NORTH.

Apply to LINSTEAD & DAVIS.

Hongkong, 11th February, 1890. [143]

TO LET.

NO. 1, ALBANY.

Apply to G. C. ANDERSON.

13, Praya Central.

Hongkong, 12th March, 1890. [143]

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Hongkong, 12th March, 1890. [143]

TO LET.

NO. 1, ALBANY.

Apply to G. C. ANDERSON

A BORN COQUETTE.

MRS. HUNTERFORD,
AUTHOR OF "MOLY BAWN," "PRYLLE,"
"LADY BLENHEM," "THE
DUCHESS," &c. &c.

[Now First Published.]

CHAPTER XLVI.

"Life's opening chapter pleased me well,
Too hurriedly I buried the page."

The night before, in one of his usual places, to Mr. Croker. For the past few months, during which time he has not come near the county Cork—he has been a sad and sorry young man, finding small good in his life. Perhaps he had not known how fond was Penelope until the abrupt fancy entered his head that Penelope was not for him.

His pride in his own worth, he had a large share of miser, in it, which, if he would have been glad of an excuse to break through the barrier he himself had raised between Penelope and him, and when Nan's invitation, which was almost a command to attend her ball, reached him, he grasped his opportunity with eagerness and determined to have it out with Penelope during the evening.

After this, his first meeting with her was a rather unfortunate one, and drove him back upon his former belief. To appeal to her now would be worse than useless; it was plain that she had thrown him over—if, indeed, she had ever liked him—and given her heart to French.

During the evening he had, of course, come face to face with her; had stopped to say a word or two; a word so cold, so hard, so bold, so curt, and had assured himself that the vivid crimson had not dyed her face on their meeting, and that the unkindness of his words had not added to her blushing. But he had, all the same, almost to smother, that her characterised him, had all been proofs of her guilt; but he had quite reached the word guilty by that time, alight, matching his conduct towards him as the basest treachery.

He had sworn to himself that he would not ask her to do, and instead of accepting Nan's kindly invitation to attend the ball, he arranged that a timely telegram should recall him to town, during the course of the following day. This last resolution held good, but after a while a disconsolate longing to be alone with her once more, to hear her voice addressed to him only, drove him to ask her for a dance, though self-contempt gnaws him as he walks deliberately towards that part of the ballroom where she is now standing, talking to her partner, as the waltz draws to a close.

"May I have the pleasure of the next?" says he in a distinctly unfriendly tone, not looking at her.

"It's a quadrille," says Penelope, faintly smiling. "I don't mind walking as a rule, but to do it for public inspection—"

She looks short, and smiles again, perhaps more brightly than before. There is something so unlike in his whole air that her heart sinks within her.

"You need not dance, if you don't wish it," says he, coldly, ignoring her poor little attempt at a joke.

"I should like to sit down somewhere," says Penelope, who has indeed grown very tired.

"Generally, when one has danced as indefinitely as I have, the evening goes on more or less of necessity feel tired." There is nothing indispensible in the words themselves, but something in the tone renders them unpleasant.

There is a hint conveyed—a reproach. It is indeed all at once quite plain to her that he is alluding to all her many dances with Boyle French. She lets him lead her into a conservatory, and then sits on a couch.

"You haven't danced much," says he, uncertainly.

"Not at all. I began the night by getting tired." He goes thinking moodily. He has seated himself on a chair opposite to her, and leaning forward with arms upon his knees, gazes without seeing it, at the floor. He is thinking of how she looked in that anti-chamber with French when first he saw her to-night. So different, so different from what she looks now. It would be a happy sketch of the imagination to believe her happy now.

"You have been working very hard," says Penelope, gently. "I see your name very often in the papers. It—it has been a great pleasure to us to see how rapidly you are getting on."

"It is of course. You must know that."

"There are many things that one should know, and doesn't. Well, my 'getting on,' as you call it, has been no pleasure to me."

"I don't like to hear you talk like this," says Penelope, rather tremulously. Has he fallen in love with someone in Dublin, and has she been unkind to him? "And you won't mind my saying, it will you—but you are a little change, I think, somehow."

"Very well. Do you know?" with a short, unmirthful laugh. "I believe I used to notice fancy myself in the old days—flattered myself that I was a good sort of fellow, but I have entirely all such vanity. I know myself now to be about the dullest man alive."

"You should give up your work for a while. You should go abroad, and get change of every kind of man and people," says Penelope, with some difficulty. She is more or less convinced that some Dublin girl has had her undressing. "Perhaps," says she, "sighs, "I shouldn't talk to you like this, but you are such an old friend that—" She just saves herself from breaking down altogether by stopping abruptly.

"I have a love rathor," says he, indifferently.

"Don't talk to me about it; I do not care enough."

"I am more or less of a friend to all old friends are not bound to be bound to me."

"True," said he, coolly. "There is French for a brilliant example! He doesn't seem to care you, and is a old friend too."

The attack is direct, no sudden, so unexpected, that Penelope's sweet calm deserts her. Also, how many our friends forsake us in the hour of need! Her very self-possession leaves her.

"Oh, as for Boyle," says she, faintly.

"He is more a friend, I know, than any old friend is."

"True," said he, coolly. "There is French for a brilliant example! He doesn't seem to care you, and is a old friend too."

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